



# American Bank

American Bank & Trust • Member FDIC  
WISCONSIN

235 North Madison Street  
PO Box 446  
Lancaster, WI 53813-0446  
(608) 723-5678  
Fax 723-2156

Cprange@americanbankwi.com

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Chris J. Prange  
President & CEO

September 13, 2005

Director John F. Carter  
FDIC San Francisco Regional Office  
25 Jessie Street at Ecker Square, Suite 2300  
San Francisco. CA 94105

Dear Director Carter:

I write to you with serious concern regarding the Wal-Mart pending application for ILC approval. It is my viewpoint that if this application is approved, it could seriously threaten our overall banking system.

General commerce and commercial banking have been separated for many years, and for good reason. The potential negative impact on community banking, if this were allowed and then for only Wal-Mart's benefit at that, would be tremendous. There is no possible way for a general retailer such as Wal-Mart to meet the financial needs of our citizenry as effectively as dedicated and experienced banking professionals. We have previously demonstrated that dedication to our communities in many ways and should not now be penalized for doing our jobs well.

I would urge you not to allow Wal-Mart banking to become part of our banking system. By doing so, our present safe and trustworthy system of community banking within this country would be seriously put at risk.

I appreciate your sincere consideration in this matter.

Very truly yours,

Chris J. Prange  
President & CEO